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SHALL OUR DAUGHTERS HAVE DOWRIES?

BY C. S. MESSINGER, HARRIET PRESCOTT SPOFFORD, AMELIA
E. BARR, MRS. HENRY WARD BEECHER, MARY A.
LIVERMORE, AND ALICE WELLINGTON ROLLINS.

MR. MESSINGER:

THE average income in New York of young men from twenty-four to thirty years of age, in the superior mercantile professions, I have ascertained by careful inquiry to be about \$1,100 per annum; viz.:

In the larger trust companies, savings-banks, and national banks employing only a select number of clerks, some with double duties, about \$1,500; in national banks employing a large number of clerks, and in some private banking houses, about \$1,300; in life-insurance companies, \$1,200; in wholesale importing and domestic commission houses, dealing in silks, woollens, and goods for both men's and women's wear, about \$1,200; in other importing and commission houses dealing in produce, fruit, groceries, wool, leather, metals, dyes, and chemicals, about \$1,050; in the general wholesale trade in dry goods, clothing, food, hardware, jewelry, house furniture, building materials, paper, and drugs, in fire-insurance companies, and in brokers' offices, about \$900. I have made no account of the army of men employed in the retail establishments of the city.

In the professions of the law, of medicine, and of theology the average income at the marriageable age is insignificant. Young lawyers, doctors, and ministers must, as a rule, be supported by their parents until past the age of thirty. In the professions of teaching, of reporting, of writing for the press, and in the various departments of art and science, the average earnings of men at the age mentioned are below those of the principal mercantile

professions. It is from these chiefly that the corps of young husbands in the large cities is recruited.

It is not possible that salaries should be advanced. The class of men who in England are called "gentlemen's sons" is in this country innumerable. It furnishes many applicants for every vacancy. The chief positions of honor and profit in business houses are reserved for the sons of the partners. Colleges and scientific schools keep the supply of educated men also ahead of the demand in the walks of literature, art, and science.

"Wilt thou love her, comfort her, honor her, and go to house-keeping with her?" was the amendment of the marriage service proposed by a witty and practical divine; not, "Wilt thou live with her in her father's house?" or "in thy father's house?" but, "Wilt thou live with her in a house of thine own?"

To marry and to go to housekeeping on \$1,100 a year—that is the condition which confronts the young man of marriageable age in the city of New York. He begins his calculations with the items that regard most nearly his new relations; viz., his wife's allowance and the domicile in which her friends will see her settled. She has received heretofore from her father a stipend for dress and pocket-money of perhaps \$300 a year. The would-be husband feels that he is bound to continue that. He is himself obliged to dress in a manner befitting his daily intercourse with the better-dressed classes of business men. His memorandum begins:

Allowance to wife for dress and pocket-money.....	\$300
Allowance to self for same.....	300
Rent of apartment.....	400
Outings.....	100
	<hr/>
	\$1,100

He stops. Where are diet, a servant, doctors' and dentists' bills, and repairs to come in? Social requirements are too much for him. He abandons all expectation of matrimony, and turns anew to the society of men. The marriage-rate is decreasing.

American fathers have a strong prejudice against providing their daughters with marriage settlements. "Let them begin as we did," they say. But in Edinburgh or Paris your friend remarks to you frankly: "I can afford only my modest style of living, because I must save for the marriage portions of my daughters." Is there any reason in the American prejudice? Is it fair treatment of the daughter of the house that she

should be guarded from every wind of heaven, lest it visit her face too roughly, be furnished with every appliance of comfort and ease, and on her wedding-day be thrust out penniless? Is it fair treatment of the expected husband that she should be habituated to live without work, and then be handed over to him with nothing she can call her own but a store of personal clothing and a parcel of bric-à-brac?

Dependence upon a husband is a very different thing from dependence upon a father. A young woman goes to her father for money with the trust and confidence of a young child. How is it when she goes to a husband for money? Be he ever so considerate, there is a painful shrinking on her part, particularly if she knows that his means are straightened. In truth, the two that have heretofore met as equals cease to do so. What equality can exist where one supplies all the means of subsistence and performs all the labor? A great injustice has been done to the young wife. The parents have brought her up to live without work; they ought also to have provided for her maintenance. This has been the rule in older communities, and it will probably become the rule in ours.

I am not discussing the question whether it would not have been better had she learned to work. That is not a practical one at present. Doubtless society will yet evolve a plan of house-work that will not be distasteful to young women—a method under which the heavier and ruder parts of the daily routine will be made lighter by association. Club kitchens and laundries, with effective machinery, will do the laborious part of the household service, and married women will find health and pleasure in the remainder.

Matrimony assumes a form in our communities which precludes the wife from being a helpmeet. It makes her a play-fellow for the hours of play, but a mere looker-on and idler in the hours of work. The labor in the house is performed by servants. The duty of superintendence which the *chatelaine* found no sinecure in former days on the plantation, or in the city house where clerks and apprentices lodged with the master, is a trivial affair in an apartment measuring sixty feet by twenty.

This doing nothing is not the fault of the young wife. She is the victim of circumstances and of Mrs. Grundy. The husband cannot afford a larger abode, and Mrs. Grundy forbids her to dispense with servants. As a resource against absolute idle-

ness she takes to sewing. If she is of a healthy temperament and lack of exercise does not depress her spirits, she is a delightful companion for her husband in leisure hours, and he thanks God for her. Nevertheless, it is he that is bearing the burden of the day, and she is not permitted by custom to share it with him.

Under these circumstances, would it not be well for her to be relieved of the pain of dependence ? “ If I cannot help,” she would be glad to say, “ I do not hinder. I wish I could be of greater use ; but if my sphere is necessarily contracted, I can at least do my part well, and my husband cannot feel that my bed and board are any drawback to his prosperity.” This she is now able to say in those communities where the custom of the dowry exists. Ought not that custom to be established in America ?

Of ten of my intimate acquaintances who have died in early middle age nine were men, and nearly all were victims of the strain which a mercantile life puts upon the brain and vital force of the bread-winners. Two of them died instantly of brain disease, two by their own hands in sudden insanity, the others prematurely worn out ; all of them in the prime of life, and surrounded by a fair degree of material prosperity, and by families who never knew by what stretch of nerve and expenditure of vital power that material prosperity was achieved. It may seem an anti-climax to ask if dowries for their wives would have prolonged the lives of those men. Nevertheless, that question should probably be answered in the affirmative. The greatest strain upon such devoted husbands and fathers is during the earliest days of manhood, when the possession of some security against accident or sickness would have been a greater relief than much larger possessions in later years.

It is not earning the money that kills ; it is the anxiety about the future, the dread of being invalided without means of support, of leaving wife or child penniless. This anxiety often becomes morbid at last.

An acquaintance of mine, receiving a liberal salary and spending it all, has often walked the street for an hour on approaching home, delayed by an insane dread of meeting the loved ones who were dependent on his ability to continue the daily round. Would a wife’s dowry of a few hundreds a year have prevented this form of insanity ? Yes ! Had there been such a provision behind the early years of my friend’s married life the

degeneration of his nervous system might never have begun. He would have borne his arduous task lightly. I repeat, it is not the pace that kills ; it is the anxiety.

Life insurance, with all its beneficence, is largely the sign of an anxious, perturbed business community. Are the premiums paid by the fore-handed and thrifty ? Not so ; they are paid in the greater proportion by the anxious and overburdened. This is why life insurance prevails so much more extensively in this country than in England, Germany, or France. It is because New York is the most unhappy city on the face of the earth that life insurance has there its headquarters and its greatest development. It is the sign of a shifting and uncertain foundation for the family. Despairing of ever attaining to the security of a moderate competence, the father strains a point to provide something for his dependents in case of his death. For long sickness or disability there is but slight provision made ; and as a matter of fact the men who die suddenly of the strain outnumber many times those who are retired for a long period of sickness.

Americans know less than men of any other race the comfort of pecuniary ease. We are a nation of spendthrifts, and consequently a nation of worried, dyspeptic men. There is but little real cheer among us. There is the enjoyment of high intelligence, of the intercourse of keen quick minds ; there is unfathomable kindness ; but there is not cheerfulness, and there is not repose. Care is the chemical which precipitates all cheer to the bottom of the cup, and leaves it either insipid or positively bitter.

"Amuse yourselves more," say the lay preachers. "See the people of other countries : how much time they take for recreation." Yes, but they are not living on the brink of dependence. The mother has a steady income from the dowry she received at her marriage. The father has savings ready to endow his own daughter. There is security underneath them, and they can amuse themselves without care.

When once it is accepted as fashionable to supply daughters with dowries of money rather than of knick-knacks, the open acknowledgement of economy will become common, and in a certain degree saving will become fashionable. The moment that saving becomes fashionable, its practicability will have been established. The slaving of the bread-winners is not for bread, but for display. President Eliot says it is practicable for a student

to subsist at Cambridge on \$150 a year, exclusive of tuition and the long vacation.

Dress and food never cost so little, absolutely, per yard or pound as they do to-day. There is not the least physical necessity for the enormous pressure of family expenses under which the community staggers. The difficulty is purely one of insane imitation and competition. If the daughter has found a corsage bouquet of hot-house roses at her plate when dining out, no consideration for her father's purse restrains her from providing the same for her own guests. "Is it her fault that flowers are dear in cold weather?"

When it comes to be understood by the members of the household that saving brings them, not out of the pale, but within the pale, of those called the upper classes, then it will be easy to live.

To-day not more than one family in twenty is free from constant anxiety about money matters. Reverse the proportion, and let nineteen families in twenty have the comfort of solid savings to rely upon, and figure the increase of cheerfulness. It is a disgrace to the national character that Americans permit themselves to be weighed down by unnecessary expenditure. Ninety-five per cent. of the husbands and fathers of New York city are in a state of constant anxiety. One has only to compare the happiness of society in the smaller collegiate towns like Hanover, Amherst, Princeton, or Ithaca, with the unhappiness of the great cities, to comprehend how comfortable it is to be moderate in outgoes. In those towns the rate of expenditure is fixed by the average salaries of the college professors, who lead in society and commonly set the pace at which not only ease but accumulation of savings will be attained.

The rule of saving for daughters' dowries, having been established in the older households, would descend with all its beneficence to the younger. "We must begin to save for Dorothy's dowry," would be one of the first things said after the advent of the new daughter, and the reign of ease and cheerfulness in that house would begin.

It was reported in the newspapers that Mr. William Astor, on the marriage of his daughters, made the Farmers' Loan and Trust Company the trustee of their marriage portions—an example worthy of careful note. It is not necessary or desirable that such trusts should be vested in individuals. There does not exist in

this country a class of solid proprietors whose history and comparative leisure fit them for trusteeships. These should be confined to trust companies of sufficient capital, doing the business for gain. Nothing could be easier or more secure than the current method of dealing with such companies. A father desiring to secure the interest of, say, \$6,000 to a married daughter, passes that sum over to the trust company irrevocably, but upon trust nevertheless, to invest it during the life of the daughter on bond and mortgage on improved city property, and to pay the interest on the same to her during her life, and transfer the principal at her death to her children or heirs-at-law. At the current rate of interest on small loans the company collects 5 per cent. interest on the fund, amounting to \$300 per annum, on which it charges a commission of 5 per cent., making the return to the beneficiary \$285.

The fact that the trust is made irrevocable forestalls any possible question in the future as to whether the husband may have the use of the capital in his business. Money given to the wife in her own name at the time of her marriage has often been turned over to the husband at a later date, to help him through pecuniary straits, or, if not, has been the cause of estrangement between wife and husband ; whereas, had the same property been invested permanently in a trust, the question of diversion could never have arisen.

A plea for the dowry becomes a plea for a change in the habits of the American community that would decrease its cares and increase its happiness many fold. The difference between nineteen families in twenty living fully up to their means and the same proportion living within their means is, in respect to comfort and cheer, almost inconceivable.

C. S. MESSINGER.

MRS. SPOFFORD:

DESIRABLE as it may seem that daughters should have dowries, and forcibly as the affirmative has been presented in Mr. Messinger's brief, it may still be seen that the question travels in a vicious circle. Where there is not enough money to live on without fatal strain, there is not sufficient to save a dowry from ; the people who cannot live on the average salary now cannot save out of that salary the money which shall help other people

to live in the future. “ *Pour filer, il faut manger ; pour manger, il faut filer.* ”

It is not by any means a simple question, but one involving high moralities and even some political considerations. It would surely be a lofty altruism that would make a man pinch and deny himself, where it might be possible for him to do so, in order that another man, a future son-in-law, should have less necessity to pinch and deny himself. It is not, however, in view of the father's love for his daughter and his often unspeakable tenderness towards her, an impossible or an unusual course. And wherever the sufficient amount of money is in hand, spared or accumulated by parental deprivation or effort, or inherited in the beginning, it would not be difficult to persuade parents to create the trust fund for the benefit of their daughters, instead of keeping it in possession till death made division.

But where the family income is already narrow, it is not easy to conjecture a surer method of establishing a system of social caste than by the acceptance of this necessity of saving from the income the sum sufficient for a dowry. It would exact a rigid economy, of a sort to which no one in this country has been accustomed ; *soupe maigre* would take the place of the generous roast and steak, and a low and spare diet would create in time an undersized and ill-developed race. The children of the family would be forced to forego the luxuries and pleasures enjoyed by the children of families where the economy was not obligatory ; their clothing would have to be so different that they would be mortified if associated with the children dressed in purple and fine linen ; their experiences, their habits, would be dissimilar, and would naturally separate them ; they would have to resort to schools where cheaper teachers were employed ; they would have to go without the costly accomplishments ; many delicate usages would be unknown to them ; they would become a middle class as entirely apart from those of ampler means and less economies as if living in a land where there was an aristocracy of birth.

There would be, then, an impregnable barrier of habits, manners, and views formed between classes—a barrier which in the wide interchangeability of to-day does not exist. Surely this would be a poor outcome of our commonwealth. Better than this are the strain and struggle under which a few succumb, but with which all have had the opportunity of rising to the best the

day affords under our present interfluent social order. In a civilization which reckons many things better worth than money, the father who gives his children the best education and accomplishments of the time feels that he has done far more for them than if he had saved a sum of money for a marriage settlement, and left them half-educated and all unaccomplished. And it is true ; he has done far more for them, and far more for the race as well. If he is himself destroyed in doing it, he should have thought of that earlier. Perhaps that is his destiny ; his part in the evolution of species. There is a certain little creature that, laying her eggs on a stem, spreads herself over them and hatches them by the warmth of her body ; whereupon they devour her. There are few mothers among ourselves who do not abandon themselves to a similar fate. Why should the fathers go scot-free ? And if the daughters are to have a dowry, what injustice would refuse the sons a business capital ? And with that sum also to be pinched out of the inelastic income, what is to become of either father or mother ?

If, however, the dowry is impossible, and the husband must still live under the pressure of struggle and strain, the fact remains that it is not to be wished that life should be without struggle. It is only by feeling a want intensely, by reaching out with all existing force to satisfy that want, that the new organ comes into being. It is through struggle that the creeping thing at last becomes the wingéd creature. It is the effort of this aspiring father which has placed the multitude of moneyless American girls on the plane of manners, thought, and learning that once might be occupied only by royal women and their kind, which has raised a great fraction of humanity in effect from peasantry to princedom, and to a higher than princedom.

It is through a still wider emancipation of women from the harem that the relief of the husband and father of the future is to be found, rather than in the provision of dowry. Through the recognition of the dignity of self-support, through the increasing accessibility of professions and crafts, and the occupations of trade, through the growing conviction that it is dishonorable to be supported by the labor of another and that every girl should be reared to take care of herself, is the burden to be lifted from the aching shoulders that now carry it. When all these daughters have been made self-supporting, it is in the probabilities that the

greater number of them will scorn to become a dead-weight on a husband's hands, and will continue their work after marriage, whenever possible. If the actress who marries and becomes the mother of children does not find it necessary to leave her business, no other healthy woman need do so, except upon occasion.

Doubtless, as the demand enforces it, the associated kitchen and kindred alleviations of domestic life will give a wife the command of much more time than she now has for outside work ; while, on the other hand, the general shortening of the hours of labor abroad will give her more time for her duties at home. When our girls have, one and all, rich and poor, found that a bee is as happy as a butterfly, that there are health and joy and honor in work, they will not be willing to relinquish its power or its emoluments, and will hardly know what to do with a dowry if they have one ; and parents meanwhile may hold that, in giving their daughters equal opportunities with their own, widening, perhaps, with the growth of all things, they have given something even better than the dowry that Pharaoh gave his daughter when he tossed her a city for a plaything. On the whole, is it not possible that, instead of being a benefit to women, the provision of a dowry would but forge another link in their fetters ?

HARRIET PRESCOTT SPOFFORD.

MRS. BARR:

THOSE who occupy themselves reading that writing on the wall which we call "signs of the times" may ponder awhile the question which Mr. Messinger puts with such plaintive appeal to the parents of this generation—"Shall our daughters have dowries?" But in the very commencement of his argument, he abandons the case he has voluntarily taken up, and enters a plea, not for the daughters, but for the young men who may wish to marry the daughters. Also in urging upon parents the duty of endowing their daughters he seems to have lost sight of the fact that "dowry," in its very spirit and intention, does not propose to care for the husband, but is solely in the interest of the wife.

He asserts, doubtless with accuracy, that the average income of young men is \$1,100 a year, and he finds in this fact a sufficient reason for the decrease of marriage among them. It is no reason at all ; for a large and sensible proportion of young men do marry and live happily and respectably on \$1,100 a year, and

those who cannot do so are very clearly portrayed by Mr. Messinger, and very little respected by any sensible young woman.

But it is not to be believed that they form any preponderating or influential part of that army of young men who are the tomorrow of our great republic. Let any reader count, from such young men as are known to him, the number who would divide their \$1,100 as Mr. Messinger supposes them to do :

Dress for self and wife.....	\$600
Apartment.....	400
Amusements.....	100

I venture to say the proportion would be very small indeed.

For the majority of young men know that nothing worth having is lost in the sharing. They meet in their own circle some modest, home-making girl whom they love so truly that they can tell her exactly what their income is, and then they find out that their own ideas of economy were crude and extravagant compared with the wondrous ways and means which reveal themselves to a loving woman's comprehension of the subject. The Oranges, Rutherford, and every suburb of New York are full of pretty little homes supported without worry, and with infinite happiness, upon \$1,100 a year, and perhaps, indeed, upon less money.

The difficulty with the class of young men whose case Mr. Messinger pleads is one deserving of no sympathy. It is a difficulty evoked by vanity and self-conceit, of which Fashion and Mrs. Grundy are the bugbears. Why should a young man capable of only making \$1,100 a year expect to marry a girl whose parents are rich enough to guard her "from every wind of heaven, lest it visit her face too roughly" ? "Is it fair treatment of the expected husband," Mr. Messinger asks, that a girl "should be habituated to live without work and then be handed over" to her husband with nothing but her clothing and bric-à-brac ? Yes, it is quite fair treatment. If the husband with his \$1,100 a year elects to marry a girl not habituated to work, he does it of his own choice : the father of the girl is probably not at all desirous of his alliance ; then why should the father deprive himself of the results of his own labor and economy to undo the folly and vanity of the young man's selection ? As for the girl, if she has deliberately preferred her lover to her father, mother, home, and to all the advantages of wealth, she has the desire of her heart. It may be quite fair that she should have this desire, but it may be very unfair that her father, mother, and perhaps her brothers and sisters,

should be robbed to make her desire less self-sacrificing to her. For if the young man with his poverty is acceptable to both the daughter and her parents, the latter may be safely trusted to do all that is right in the circumstances.

The most objectionable part of Mr. Messinger's argument is the servile and mercenary aspect in which it places marriage. "What equality can exist," he asks, "where one [the man] supplies all the means of subsistence and performs all the labor?" That a husband should provide the means of subsistence is the very Magna Charta of honorable marriage; and nine hundred and ninety-nine men out of a thousand so accept it. It is the precise point on which all true husbands feel the most keenly sensitive. They want no other man—no matter what his relationship or friendship—to support their wives. And under no circumstances does the husband perform all the labor resulting from a marriage. That he may be a true man, a father and a citizen, it is necessary that he have a home; and in the care of the home, in the bringing-forth and the bringing-up of the family, in the constant demands upon her love and sympathy, the wife performs a never-ceasing multitude of duties that tax her heart and her body in every direction—a labor of love in comparison with which her husband's daily routine over his "entries" or his "orders" is a trifling drain of vitality. For a wife and mother must keep every faculty and feeling "at attention"; but a clerk over his ledger keeps a dozen faculties on the premises to do the work of one. And in behalf of all true and trusted wives I deny in totality the idea that they go to their husbands with "painful shrinking" for the money necessary to carry on the mutual home, or that there is in any beloved wife's heart the most fleeting thought of "dependence." Mr. Messinger does a great and shameful wrong to the majority of husbands and wives by such an assertion.

Indeed, this gentleman's experience seems to have been an unusually sad one, nine out of ten of his friends having died in early middle age from the undue expenditure of nerve and vital force in their efforts to provide for their families in what they doubtless considered a suitable manner; and he evidently thinks that if their wives had been dowered this result would probably have been averted. It is extremely improbable. The wife's small income would far more likely have led to a still more ex-

travagant way of living ; for the genius of the American is to live for to-day and take care for the morrow when the morrow comes.

In many respects it is the genius of the age. Old forms of thought and action are in a state of transition. No one can tell what to-morrow may bring forth. The social conditions which inspired the fathers of the past to save for their posterity are passing away ; and I speak from knowledge when I assert that they were often conditions of domestic misery and wrong, and that growing children suffered much under them. Suppose a father has two daughters and three sons : must he curtail the daughters in the education and pleasures of their youth, must he limit the three boys at home and at college, in order to give a sum of money to some unknown young man who will doubtless vow that his daughter's heart and person are more than all the world to him ? If she be not more than all the world to him, he has no right to marry her ; and if she be, what can be added to a gift so precious ?

The tendency of the time is to dishonor marriage in every way ; but the deepest wrong, the most degrading element that can be introduced, is to make it dependent upon dowries or any other financial consideration. We must remember also that in England, where dowry has been a custom, it was one not particularly affecting those classes whose daughters are likely to marry clerks upon small salaries. It was the provision made by landed gentry for their daughters, and they exacted in return an equally suitable settlement from the expectant husband. If the father gave a sum of money to the bride, the bridegroom generally gave the dower-house, with the furniture, silver, linen, etc., which would make it a proper home for her widowhood. Many a marriage has been broken off because the bridegroom would not make such settlements as the father considered the dower demanded.

Mr. Messinger acknowledges that the cost of living was never so small as at this day, and that the difficulty in the way of young men marrying is "purely one of insane imitation and competition." But there is no necessity for this insane competition ; and why provide an unusual and special remedy for what is purely optional ? Nobody compels the young husband to live as if his income was \$11,000 instead of \$1,100. Of his own free will he sacrifices his life to his vanity, and there is no justice in attempting his relief by dowering his perhaps equally guilty wife out of the results of another man's industry and economy.

Dowry is an antiquated provision for daughters, behind the genius of the age, incompatible with the dignity of American men and the intelligence and freedom of American women. Besides, there are very likely to be two, three, four, or more daughters in a house: how could a man of moderate means save for all of them? And what would become of the sons? The father who gives his children a loving, sensible mother, who provides them with a comfortable home, and who educates fully all their special faculties, and teaches them the cunning in their ten fingers, dowers his daughters far better than if he gave them money. He has funded for them a provision that neither a bad husband nor an evil fate can squander. He has done his full duty, and every good girl will thankfully so accept it.

As for the young men who could imagine themselves spending, out of \$1,100, \$700 upon dress and amusements, neither the world, nor any sensible woman in it, will be the worse for their celibacy. For if they take a wife, it will doubtless be some would-be stylish, foolish virgin, whose soft hands are of no earthly use except as ring-stands and glove-stretchers. It is such marriages that are failures. It is in such pretentious homes that love and moderate means cannot live happily together. It is in such weak hands that Pandora's box shuts, not on hope, but on despair.

The brave, sensible youth does not fear to face life and all its obligations on \$1,100 a year. With love it is enough to begin with. Hope, ambition, industry, good fortune, are his sureties for the future. However well educated he may be, he knows that in his own class he will find lovely women equally well educated. They may be teaching, clerking, sewing, but they are his peers. He has no idea of marrying a young lady accustomed to servants and luxury, and the question of dower never occurs to him. The good girl who supplements his industry by her economy, who cheers him with her sympathy, who shares all his thoughts and feelings, and crowns his life with love and consolation, has all the dowry he wants. And this is an opinion founded on a long life of observation—an opinion that fire cannot burn out of me.

AMELIA E. BARR.

MRS. BEECHER:

WHY should not our daughters have dowries, if the father is able to give them? A dowry might be a very pleasant thing to have, if the love a lady gives her husband when she marries objects

to a separate purse, as well as a separate interest in everything else. If a father can thus provide for his daughter without injustice to the other members of his family, it might be for several reasons desirable. If her husband has ample means, there is no reason why the wife should not retain her dowry independently, *if she wishes*. But then the husband has said, "With all my worldly goods I thee endow," and the wife accepts this endowment. Having done so, does it not seem a little *mean* for her to keep her dowry for her own individual use? They are now *both one*. "What is mine is thine, and what is thine is mine." If that is the truth, and not uttered as a jest, what more natural than for the wife to propose that her dowry be carefully invested—in her own name, if thought advisable—as a kind of "nest-egg," to be used in case misfortune (to which all are liable) should cripple *their* resources? Then this reserved fund might be the means of warding off entire failure, and enable them to regain their former position.

Would not this give a good wife more true happiness than she could obtain by using her dowry independently—perhaps extravagantly—for her own selfish pleasures?

True, the maiden may have given her love before she knew the true character of her lover, and after marriage may find, too late, that he is unworthy. Then her dowry, if retained in her own right, might be the means of saving her from want; but far more to be dreaded than want might also be the temptation to cruelty and abuse from her husband through his efforts to gain possession of it. But so far this refers only to people of wealth. Let us look now in the opposite direction.

A young man is in business, or employed in a position which brings him \$1,000 or \$1,200 a year. He loves a maiden whose father *cannot* do more for her than furnish a wedding outfit; perhaps even that is beyond his ability. The lover makes an estimate of what will be his probable expenses if he marries. Should he be governed by the estimate which is made by some who are interested in this particular subject, he will find that the lowest terms given—\$300 a year for his wife, \$300 a year for himself, \$400 for apartments, and \$100 for outings—run far beyond the expense he would dare incur.

But \$300 for each, or \$600 a year for both, is far too large a sum to be taken from a limited income, and more than is neces-

sary to insure real happiness. We have known as happy homes as the sun ever shone upon secured by \$300 a year for all expenses, rent of apartments included, with perhaps a little added by some extra sewing or one or two boarders, if an apartment can be spared. As for \$100 a year for "*outings*," that is absurd.

It is also said that, "where the wife has no dowry, if the husband is ever so considerate, there must be a painful shrinking on the wife's part from asking him for anything, knowing that his means are limited. In truth, the two who before marriage meet as equals, after marriage, in such cases, must cease to be so."

This is shocking ; and if true, farewell to all efforts to build up a *home* ! Why should the wife shrink from asking her husband for what she needs, if she knows he can afford to supply it, or wish for what she knows he cannot ? Are they not *both one* ? As well tell us that *one hand* will shrink from asking aid of the other.

But it is asked, "How on the husband's limited income, without the wife's dowry, can they live respectably or comfortably ?" *By working together*—he outside, in the business world, to earn the money ; she at home, keeping house with strict, but not miserly, economy.

Again it is said that "matrimony assumes forms in our American community which prevent the wife from being the helpmeet ; she can only be the play-fellow for her husband in his hours of leisure ; but an idler in the hours he must give to toil for their support. This through no fault of the wife ; she is the victim of circumstances and of Mrs. Grundy."

Fortunately, we have no acquaintance with Mrs. Grundy, and have neither fear nor respect for her. Why should the wife be idle and useless, when she has strength and ability to aid her husband, through any fear of so mythical a personage as Mrs. Grundy ? "Oh, she would be tabooed in all good society if she did such work. Mrs. Grundy would make it impossible for her to associate with people of refinement."

No ! No ! We speak that which we do know ; we testify to that which we have seen—and done. No woman with good manners and reasonable intellectual culture, who can from the simplest and cheapest materials dress neatly and becomingly (and that is not hard to do), need fear reproach from any in the very best society, even if known to do all her work without the aid of a

single servant. We do not say the gayest or most fashionable society. That is not the best, and with that class she has nothing to do.

But again we are told that "many men who on a limited salary venture to marry girls without a dowry wear themselves out, break down and die, or become insane, long before they reach middle age, from the stretch of nerve and expenditure of vital force in their efforts to support their families." In reply to the question, Would a dowry with the wife have averted this calamity? the answer given is: "Yes! Had there been such provision behind the early years of such a man's married life, he could have borne his arduous task lightly." If a man slaves to insure a very unsatisfactory position for his family, and through such ambition and overexertion "becomes insane or dies," as this theory prophesies, what then will Mrs. Grundy say? This will reveal at once to her malicious eyes the very facts he was killing himself to hide! It becomes difficult to pity one so weak and foolish.

Oh, tread such pride under your feet! Let every true-hearted woman give to her husband all the help, manual or intellectual, that their circumstances require. If her father gives the dowry, large or small, thank God for it, and save or use it together, when most needed, for the best good of both and the children God may give them. Let every wife do her duty to husband and children, whatever it may be, while her husband does his in providing the means to make a happy home for them all; and with God's blessing on her efforts there can be no danger that she will not command the best of such society as she finds congenial.

We are told that "the marriage-rate is decreasing because there is so large a proportion of men who wish to marry, but cannot, because the intended father-in-law has not the means to give his daughter a dowry." If such a settlement for the bride is the only sure preventive against the husband's failure by overwork, then it may be that the marriage-rate is decreasing. But we believe there are quite as many happy marriages and true homes among those who take a wife without a dowry as among those whose wives have large dowries—if, indeed, there are not more. Wives having none can aid their husbands by keeping house *themselves*,—*not having it kept for them*,—and they have less cause to fear failure for their husbands, either from overexertion or pecuniary loss.

Of course there must be many who, by sickness, accidents,

heavy losses, or bad investments, or failure of others, may sink into deepest poverty and end by insanity or death, and some may say : "If my wife had brought a dowry, all this would never have happened." Very doubtful. But all this happens quite as often to those whose wives come to them with rich dowries as to those who, with no such endowment to fall back upon, have joined heart and hand to work together with their husbands for the best interests of both, quite fearless and independent of fashion or the censure of Mrs. Grundy.

MRS. HENRY WARD BEECHER.

MRS. LIVERMORE :

THE evil which is the burden of Mr. Messinger's article, and which the author proposes to remedy by giving dowries to daughters at marriage, is by no means general. It cannot be denied that a very large proportion of the marriageable young men of the day are limited to small incomes, and that, as matters go, there is little prospect of their being increased. It must also be admitted that their incomes, in most cases, are still further reduced by habits the reverse of economical. For the majority of the young men of the time have come to regard cigars, ale, beer, or some like beverage, as an indispensable necessary of life.

Add to these the occasional game of billiards, the annual vacation trip, an expensive evening now and then at the opera or theatre, in which most young men indulge nowadays, and it can be readily understood that the thought of marriage appals them. The mental and moral fibre becomes weakened by selfish indulgence, and it is not strange that a dowried wife should suggest itself as the only remedy.

It is also true that in certain city circles there is a large class of young women who are "brought up to live without work" by unwise parents and guardians, whose outfit for life consists in a smattering of accomplishments by which they can never earn a penny, who are ignorant of housekeeping and of the imperative practical affairs of family life, and who are reared in indolent and extravagant habits. Pretty and graceful, well-dressed and pleasing, they find their way into the social swim, work hard at doing nothing for a few years, and then are married. Parents who are guilty of rearing such useless daughters should give them dowries, as a matter of justice, and in reparation of their neglect.

But why should a young man of small means marry so useless a woman? The act is voluntary on his part: he is not compelled to do so. The majority of American young women are of higher grade; they are useful and valuable. The last quarter of a century has wrought a marvellous transformation among the women of our country, and the good work is still progressing. A conviction has taken root in our best communities that a girl is not thoroughly equipped for life whose industrial education has been neglected, let her other accomplishments be what they may.

And in response to this new creed the doors of professions, trades, businesses, industries, and salaried positions have been opened to women on a large scale during the last twenty years. Carroll D. Wright, chief of the National Bureau of the Statistics of Labor, reports the number of professions, trades, and occupations in which women are working at the present time as 342.

A young man of slender income can marry a portionless girl to-day who will bring him a dowry in her educated head and hands, in her knowledge of some vocation or handicraft by which she has supported herself, in a cultivated character and a habitual self-poise which are the outcome of her large education and developed independence. She will become what a wife is designed to be—not a pretty plaything, an automatic, well-dressed doll; but a helpmeet, a comrade, an unfailing friend, a loyal, faithful wife.

She will wear the beauty that comes from self-respect and intelligence, while occupation and interest in life will give her peace, which is a diviner thing than happiness. She may not care very much for Mrs. Grundy or her demands, nor will she be likely to enter into “insane imitation and competition” with those higher than herself in the social scale. She has learned the worth of money, and has resources in herself.

I know one young wife, whose small house is prettily furnished and fastidiously kept by herself, who makes \$25 a month by crocheting for a fancy store. Another, whom I employ as a type-writer, and who is an expert in the business, averages \$4 a week. I know another whose manufacture of artistic novelties for the holiday trade yields her about \$250 a year. I am, while writing, the guest of a young wife who, by decorative art, makes nearly as much money annually as her husband. She employs a servant to do the housework; the others do not. I know many others who fulfil their duties as wives, mothers, and

housekeepers, and yet earn more or less by journalistic or literary work, by teaching, copying, as stenographers, workers in hair, book-keepers, designers, painters, and in other occupations. One young wife earns money by the home manufacture and sale of cosmetics that are free from deleterious or poisonous ingredients. All our young women at the present time are not "brought up to live without work," nor do they become in marriage, "mere lookers-on and idlers."

If it were possible, it would undoubtedly be a great help to the young married couple if the father could always bestow a dowry on the bride. Throughout New England, whenever the parents can afford it, they give the daughter at marriage a furnished house, which is a dowry in itself, as it saves to the husband the paying of rent. It deprives the wife of money of her own unless the husband compensates her in his allowance. In the cases quoted in the leading article in this series there is no possibility of dowries for marriageable daughters.

The parents live steadily up to the full amount of their income in the senseless struggle to compete with "the higher classes." And to save money enough to portion one or two daughters at marriage, who are reared in elegant idleness and extravagance, deplorable ignorance and inefficiency, is simply an impossibility. It cannot be done. The daughters must be trained to self-support, to stand on their own feet, that the parents may be relieved of their terribly dead weight. They must receive a moral culture that will lead them "to have consideration for the purse of the over-taxed father," and to diminish his burdens by taking some of them to their own young, vigorous shoulders.

To inaugurate an economical fashion is well ; only let it be one of prevention, not of cure. To rear a girl in absolute dependence, good for nothing, selfish in her aims, and exacting in her demands, is a sin against the daughter, and against society. To begin at her birth to economize and retrench in every department for the accumulation of money, that this monstrous perversion of her life may be accomplished and maintained, is grotesque and heathenish. Girls thus trained will fail of attaining a high order of womanhood. Their aims will be petty, their ideals low, and nothing very excellent can be expected of them in wifehood or motherhood.

Let the reform already inaugurated be made fashionable and be carried on. Let us begin a system of economy that will prevent

the evil which our author only proposes to cure, and by an utterly inadequate remedy. While we carefully guard whatever is womanly in our daughters, let them be trained to more of fibre and firmness. Educate them to self-denial, if pecuniary circumstances demand it, and not to self-indulgence. Accustom them to be of service in the household, to regard economy as praiseworthy and even heroic, and to add to all their other accomplishments a practical knowledge of work and the possession of some lucrative vocation or industry by which they can support themselves. Such girls, when portionless, will carry to their husbands dowries in themselves.

Then let the household of the young married pair be firmly ordered by themselves within the limit of their means. Do not demand that parents past middle life, themselves heavily taxed in almost all cases, shall retrench and economize that the young couple may keep step with the extravagant pace of their so-called superiors in society. Both must rigidly cut off superfluities, when they cannot be afforded,—cigars, the glass of ale, the opera, hot-house flowers, expensive dress, an extravagant style of entertaining—anything that taxes too heavily the family purse. Work for the accomplishment of a fashion that shall authoritatively utter the mandate, “It is not in good form for young people to live beyond their means.” It can be as readily accomplished as the one proposed, which would shoulder the extravagance of the husband and wife on the toiling, slaving father.

Thousands and thousands of American families are to-day living on this high plane, and reaping the peace and freedom which are the fruits of wise living. They are not “in the swim” of fashionable society, nor do they aspire to it. They do not ape the methods and manners of the shoddy people who flaunt their sudden wealth in vulgar display “before all Israel and under the sun.” But they have a firm hold on true enjoyment, and, by their self-mastery, their voluntary renunciations, and their habitual discipline of themselves, are slowly building a noble character—which is one of the true ends of life.

MARY A. LIVERMORE.

MRS. ROLLINS:

ASSUMING a dowry waiting to be given, and that the question concerns merely the propriety of giving it, by all means let it be

given ; assuming, too, that the meaning of "dowry" is literally an endowment—something given, irrespective of the time of giving. At twenty, whether married or unmarried, let a sum be settled upon Dorothy, into possession of which she shall enter at once, that, paying her own expenses, practising her own pet economies and favorite extravagances, she may learn the care of property, the value of money, the cost of living, the satisfaction of independence.

Unhappily, the question, like the daughter, is a very dependent one. It really is, "Shall our daughters have dowries at the expense of everything, or anything, else ?"

Here there are lines to be drawn. If to save money for Dorothy's future means limiting her advantages at present, let the dowry go. This, not for the trite excuse that money can never take the place of education, culture, travel, or society ; but because opportunity neglected in the critical years of her youth can never be supplied later with equal success. If you have \$2,000 for Dorothy, put \$1,000 in the bank and limit her expenditure in Europe to the other thousand ; but if you have only \$1,000, send her to Europe. It is giving her expensive tastes ? Better that than leave her with no tastes at all.

Mr. Messinger ignores the dependent phrase, and claims that at all hazards Dorothy must have a dowry. Practically, he also ignores the daughters, and, limiting "dowry" to its derived significance of a marriage portion, the question he answers is, rather, "Shall our brides have dowries ?" He is sure that they should. The average income of young men, he tells us, is too small to support a wife without constant tendency to insanity and suicide from fear of not being able to pay her expenses much longer. The wife's possession of "a few hundreds," it is claimed, would relieve this pressure. It is here that Mr. Messinger ignores the daughter. The same custom that might insist on your receiving a dowry from your wife would insist on your providing a dowry for your daughter. Why is it difficult to save for a wife, but delightful to save for a daughter ?—remembering, too, that a daughter would have expenses as well as dowry, while a wife without dowry has only expenses ; remembering also that you can receive only one dowry with one wife, while you may have to provide dowries for several daughters.

But, it is said, the happiness, if not the income, of the

household will be increased. The father occupied in saving dowries will be secure from the suicide of him who is occupied in paying expenses. Why should it be a terrible tax to earn for your own household, and merely an inspiring delight to earn for another man's household, especially when that other man will not necessarily be one of your own choosing for either capacity or virtue, but merely any other gentleman to whom your daughter may decide she would like to have it handed over ?

But the wife will be so happy with "a few hundreds" of her own ! Is this certain ? The wife with a few hundreds may begin to dream what she could do with a few more hundreds. Mr. Messinger is sure she would seldom be fretful or sad if she could have the sense of her own independence ; but it is the woman, not the circumstances, that determines the amount of sadness in the household. She who would fret without money would fret with it ; and you are putting into the hands of a fretful woman with a dowry that most terrible of weapons, the possible taunt, "Why should you complain ? Am I any burden to you ? Do I not pay all my own expenses ?" "We must begin to save for Dorothy's dowry," would be one of the first things said after the advent of the new daughter, Mr. Messinger rightly remarks ; adding that with this observation "the reign of ease and cheerfulness in that house would begin." This is one of those glittering generalities which can only be described as a statement ; it is certainly not a fact ; it is by no means an axiom ; it is incapable of proof. The mother, undoubtedly willing to give up a new house that Dorothy may go to Europe, or a new bonnet that Dorothy may have one, might reasonably sigh over giving up things in order that the money may be put coldly in the bank for the sake of Dorothy's being sure, some twenty years hence, of having any bonnet at all. Add to this that the mother will have to see her other children constantly sacrificed to Dorothy's dowry, John losing his course in college or Philip his membership at the athletic club, and the peace of that household seems still problematical.

For we doubt the ability of John and Philip under these circumstances to rejoice as Mr. Messinger thinks they would, merely "in the increased cheerfulness of their parents." Neither would Dorothy herself be any happier. The young girl perfectly happy now with no dowry at all, because no young lady has a dowry, will be constantly mortified by having only a small dowry ; like

the lady who did not wish for a carriage unless she could have a handsome one, because she was not too proud to walk, but was too proud to be seen in a shabby *coupé*. "Dependence upon a husband is a very different thing from dependence upon a father," Mr. Messinger claims : if it is, the balance is in favor of that upon a husband. No human being more truly earns the money she receives than does a wife. The lovelier the daughter the more gratefully will her father remember that even she is one of the beautiful things his wife has given him.

But it is such a comfort to have "solid savings" in the bank ! Why, if you cannot touch them in any emergency whatever ?—and the only security of a marriage dowry is that no one shall be able to touch it but Dorothy herself, and not Dorothy herself till she is married. That money in the bank, Dorothy, is to save your future husband from insanity, not your mother from overwork.

Mr. Messinger thinks \$100 in the bank better than \$100 put into life insurance. Life insurance is, he says, a sign of disease and anxiety in the community. But so is a physician. Would you refuse to employ a physician because his presence in the house would be a sign of disease ? Life insurance is the physician, not the disease itself. If it is a good thing for a father with \$5,000 to hand it over to the Farmers' Loan and Trust Company that his married daughter may have an income from it of \$300 a year, it is surely a good thing for the father with only \$300 to pay that yearly for life insurance, in order that his daughter, married or unmarried, may eventually receive the \$5,000.

Nevertheless, we too approve of Dorothy's having a dowry ; only let her receive it as a woman, not as a bride, and let it not be given at the sacrifice of her brother's advantages or of other better things for herself. This, not because the other better things are such as could never be taken away from her, but because they are such as, forfeited in youth, could never again be given to her.

ALICE WELLINGTON ROLLINS.